LISTING OF THE CLAIMS

1. (Previously presented) An electronic-money settlement method comprising the steps of:

determining if an identification code for a portable electronic device is listed on a negative list, a presence of said identification code on said negative list identifying said portable electronic device as a disabled device and an absence of said identification code from said negative list identifying said portable electronic device as an enabled device;

recording, in said enabled device and a management center, information on a deposited amount of money, said information being stored in said enabled device in the form of electronic money representing a monetary value; and

recording, in said enabled device and said management center, information on a loan made to the user of said enabled device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in said enabled device,

wherein said management center calculates interest on the loan at a predetermined frequency, and uses the calculation result to update said information on the loan.

2. (Canceled)

3. (Previously presented) An electronic-money settlement method according to Claim 1, wherein, when the loan exceeds a predetermined limit, said management center prohibits the use of electronic money by said enabled device.

4. (Previously presented) An electronic-money settlement method according to Claim 1, wherein said management center updates a record of the remaining amount of the electronic money stored in said enabled device when being instructed to store electronic money in said enabled device, and updates the remaining amount of the electronic money stored in said enabled device when being accessed by said enabled device so that priority is given to liquidation of the loan.

5-8. (Canceled)

9. (Previously presented) An electronic-money settlement method comprising the steps of:

loading electronic money from a portable electronic device into an information processing apparatus, said electronic money having a monetary value;

determining if an identification code for said portable electronic device is listed on a negative list, a presence of said identification code on said negative list identifying said portable electronic device as a disabled device and an absence of said identification code from said negative list identifying said portable electronic device as an enabled device;

establishing a loan when a payment amount exceeds said monetary value of said electronic money, said payment amount being a purchase price of a commodity; and

recording said loan in said enabled device.

10. (Previously presented) An electronic-money settlement method according to Claim 9, wherein prior to the step of loading said electronic money, the method further includes the step of:

depositing said electronic money into said enabled device.

11. (Previously presented) An electronic-money settlement method according to Claim 9, further comprising the steps of:

adding said loan to said monetary value, the sum being a balance;

subtracting said payment amount from said balance, the difference being a remaining amount; and

updating said monetary value of said electronic money within portable electronic device with said remaining amount.

12. (Previously presented) An electronic-money settlement method according to Claim 11, further comprising the step of:

repaying said loan recorded in said enabled device prior to increasing said monetary value of said electronic money.

13. (Previously presented) An electronic-money settlement method according to Claim 9, further comprising the steps of:

calculating interest on said loan at a predetermined frequency, and

using said interest to update an amount of said loan.

14. (Previously presented) An electronic-money settlement method according to Claim 9, further comprising the step of:

recording in said enabled device a history of use of said enabled device a history.

15. (Previously presented) An electronic-money settlement method according to Claim 9, further comprising the step of:

prohibiting use of said electronic money by said enabled device when said loan exceeds a predetermined limit.

16. (Previously presented) An electronic-money settlement method according to Claim 9, the step of loading said electronic money includes the step of:

inducing power into said enabled device.

17. (Previously presented) An electronic-money settlement apparatus comprising:

information processing means for establishing a loan when a payment amount exceeds a monetary value of electronic money, said payment amount being a purchase price of a commodity;

means for loading said electronic money from a portable electronic device to said information processing means, said electronic money having said monetary value;

means for determining if an identification code for said portable electronic device is listed on a negative list, a presence of said identification code on said negative list identifying said portable electronic device as a disabled device and an absence of said identification code from said negative list identifying said portable electronic device as an enabled device; and

means for recording said loan in said enabled electronic device.

18. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein said enabled device is a non-contact memory card having an identification code, power being induced within said non-contact memory card.

19. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein said information processing means subtracts said payment amount from said balance, the difference being a remaining amount,

said information processing means updating said monetary value of said electronic money within portable electronic device with said remaining amount.

20. (Previously presented) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for depositing said electronic money into said enabled device.

21. (Previously presented) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for calculating interest on said loan at a predetermined frequency, said interest being used to update an amount of said loan.

22. (Previously presented) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for prohibiting use of said electronic money by said enabled device when said loan exceeds a predetermined limit.

23. (Previously presented) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for recording in said enabled device a history of use of said enabled device.

24. (Previously presented) An electronic-money settlement method according to Claim 1, wherein use of said disabled device is prohibited.

25. (Previously presented) An electronic-money settlement method according to Claim 1, wherein the identification code for said enabled device is recorded on said negative list when a limited amount of credit is exceeded by the calculation result.

26. (Previously presented) An electronic-money settlement method according to Claim 1, wherein the identification code for said disabled device is deleted from said negative list upon repayment of the loan.

27. (Previously presented) An electronic-money settlement method according to Claim 1, wherein the identification code for said portable electronic device is recorded on said negative list when the amount of electronic money deposited in said portable electronic device is illegally changed.

28. (Previously presented) An electronic-money settlement method according to Claim 1, wherein the identification code for said portable electronic device is recorded on said negative list when said portable electronic device is illegally used.

29. (Previously presented) An electronic-money settlement method according to Claim 9, wherein use of said disabled device is prohibited.

30. (Previously presented) An electronic-money settlement method according to Claim 9, wherein the identification code for said enabled device is recorded on said negative list when a limited amount of credit is exceeded by the calculation result.

31. (Previously presented) An electronic-money settlement method according to Claim 9, wherein the identification code for said disabled device is deleted from said negative list upon repayment of the loan.

32. (Previously presented) An electronic-money settlement method according to Claim 9, wherein the identification code for said portable electronic device is recorded on said negative list when the amount of electronic money deposited in said portable electronic device is illegally changed.

33. (Previously presented) An electronic-money settlement method according to Claim 9, wherein the identification code for said portable electronic device is recorded on said negative list when said portable electronic device is illegally used.

34. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein use of said disabled device is prohibited.

35. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein the identification code for said enabled device is recorded on said negative list when a limited amount of credit is exceeded by the calculation result.

36. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein the identification code for said disabled device is deleted from said negative list upon repayment of the loan.

37. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein the identification code for said portable electronic device is recorded on said negative list when the amount of electronic money deposited in said portable electronic device is illegally changed.

38. (Previously presented) An electronic-money settlement apparatus according to Claim 17, wherein the identification code for said portable electronic device is recorded on said negative list when said portable electronic device is illegally used.